

COMPARATIVE CONDENSED STATEMENT OF CONDITION OF THE STATE AND FEDERAL CREDIT UNIONS IN THE STATE OF VERMONT
AS OF DECEMBER 31, 2014

17 STATE CHARTERED CREDIT UNIONS	LOANS	CASH	INVESTMENTS	OTHER ASSETS	TOTAL RESOURCES	SHARES CLUBS & DEPOSITS	TOTAL BORROWINGS	OTHER LIABILITIES	STATUTORY RESERVES	OTHER RESERVES	UNDIVIDED PROFITS	TOT LIAB/SHS/ EQUITY
CENTRAL VT MEDICAL CENTER, INC.	\$5,938,518	\$2,894,805	\$2,953,552	\$169,738	\$11,956,613	\$9,972,611	\$0	\$28,914	\$305,116	\$0	\$1,649,972	\$11,956,613
COVERED BRIDGE	\$5,733,902	\$1,116,475	\$6,434,293	\$530,648	\$13,815,318	\$12,650,443	\$0	\$51,914	\$222,924	\$0	\$890,037	\$13,815,318
CREDIT UNION OF VERMONT	\$26,705,247	\$5,413,405	\$1,749,000	\$2,726,867	\$36,594,519	\$32,259,640	\$0	\$180,785	\$1,500,000	\$0	\$2,654,094	\$36,594,519
GRANITE HILLS	\$12,590,712	\$3,351,715	\$16,447,101	\$3,520,116	\$35,909,644	\$30,407,708	\$0	\$542,720	\$865,742	(\$39,099)	\$4,132,573	\$35,909,644
GREEN MOUNTAIN	\$24,539,472	\$3,608,603	\$93,950	\$858,754	\$29,100,779	\$26,811,500	\$0	\$192,524	\$1,105,767	\$470,075	\$520,913	\$29,100,779
MEMBERS 1ST	\$12,194,751	\$1,382,014	\$32,411	\$469,389	\$14,078,565	\$12,848,668	\$0	\$52,746	\$288,681	\$0	\$888,470	\$14,078,565
MEMBERS ADVANTAGE COMMUNITY	\$46,038,691	\$8,691,003	\$27,690,550	\$5,581,275	\$88,001,519	\$78,945,760	\$0	\$164,029	\$1,648,691	\$643,036	\$6,600,003	\$88,001,519
NORTHEAST SCHOOLS & HOSPITAL	\$2,845,244	\$1,302,202	\$8,630	\$43,823	\$4,199,899	\$3,791,151	\$0	\$8,344	\$127,928	\$0	\$272,476	\$4,199,899
NORTHERN LIGHTS	\$16,198,203	\$460,566	\$551,690	\$1,125,605	\$18,336,064	\$16,510,929	\$0	\$40,355	\$380,930	\$0	\$1,403,850	\$18,336,064
ONE	\$86,205,246	\$12,273,327	\$25,933,299	\$7,921,340	\$132,333,212	\$117,285,441	\$0	\$352,290	\$2,668,322	\$4,336,000	\$7,691,159	\$132,333,212
OPPORTUNITIES	\$24,181,308	\$3,019,540	\$8,909,662	\$1,575,297	\$37,685,807	\$29,647,725	\$2,391,000	\$1,586,038	\$1,534,865	\$590,000	\$1,936,179	\$37,685,807
ORLEX GOVERNMENT EMPLOYEES	\$4,860,432	\$589,195	\$15,391	\$100,034	\$5,565,052	\$5,075,954	\$0	\$14,872	\$142,698	\$0	\$331,528	\$5,565,052
RIVER VALLEY	\$73,514,273	\$6,406,188	\$490,300	\$4,482,432	\$84,893,193	\$73,167,390	\$5,500,000	\$157,828	\$1,522,193	\$0	\$4,545,782	\$84,893,193
ST. PATRICK'S PARISH	\$368,712	\$123,167		\$4,136	\$496,015	\$438,529	\$0	\$170	\$34,073	\$0	\$23,243	\$496,015
VERMONT STATE EMPLOYEES	\$476,057,807	\$16,580,297	\$131,987,932	\$30,060,994	\$654,687,030	\$588,917,117	\$6,000,000	\$5,390,183	\$11,953,743	\$487,045	\$41,938,942	\$654,687,030
WHITE RIVER	\$23,394,172	\$5,117,555	\$2,867,440	\$1,896,016	\$33,275,183	\$29,747,827	\$0	\$463,556	\$595,280	(\$13,661)	\$2,482,181	\$33,275,183
WINDSOR COUNTY SOUTH	\$3,791,055	\$1,517,792	\$2,432,026	\$152,135	\$7,893,008	\$6,863,477	\$0	\$4,028	\$323,053	\$0	\$702,450	\$7,893,008
TOTAL STATE 2014	\$845,157,745	\$73,847,849	\$228,597,227	\$61,218,599	\$1,208,821,420	\$1,075,341,870	\$13,891,000	\$9,231,296	\$25,220,006	\$6,473,396	\$78,663,852	\$1,208,821,420
% OF TOTAL ASSETS	69.9%	6.1%	18.9%	5.1%	100.0%	89.0%	1.1%	0.8%	2.1%	0.5%	6.5%	
TOTAL STATE 2013	\$778,485,697	\$82,342,360	\$217,674,793	\$58,630,531	\$1,137,133,381	\$1,010,727,805	\$15,863,349	\$5,199,654	\$25,299,197	\$5,406,760	\$74,636,616	\$1,137,133,381
INCREASE (DECREASE)	\$66,672,048	(\$8,494,511)	\$10,922,434	\$2,588,068	\$71,688,039	\$64,614,065	(\$1,972,349)	\$4,031,642	(\$79,191)	\$1,066,636	\$4,027,236	\$71,688,039
% OF INCREASE (DECREASE)	8.6%	-10.3%	5.0%	4.4%	6.3%	6.4%	-12.4%	77.5%	-0.3%	19.7%	5.4%	

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BENNINGTON E/E FEDERAL	\$992,933	\$200,657	\$1,921,689	\$35,637	\$3,150,916	\$2,702,379	\$0	\$2,570	\$63,481	\$0	\$382,486	\$3,150,916
HERITAGE FAMILY FEDERAL	\$285,417,153	\$26,096,110	\$24,837,145	\$37,057,173	\$373,407,581	\$335,439,379	\$3,000,000	\$3,328,897	\$10,438,721	(\$3,876,060)	\$25,076,644	\$373,407,581
NEW ENGLAND FEDERAL	\$700,656,496	\$152,221,224	\$160,668,845	\$39,909,350	\$1,053,455,915	\$910,241,685	\$0	\$15,079,685	\$9,590,759	(\$561,274)	\$119,105,060	\$1,053,455,915
NORTH COUNTRY FEDERAL	\$358,534,767	\$29,083,570	\$48,435,236	\$18,681,540	\$454,735,113	\$402,546,006	\$8,556,423	\$2,364,840	\$1,710,669	(\$138,674)	\$39,695,849	\$454,735,113
VERMONT FEDERAL	\$249,980,350	\$20,032,666	\$126,063,950	\$19,097,217	\$415,174,183	\$360,874,391	\$12,548,093	\$4,309,622	\$4,417,109	\$4,810,090	\$28,214,878	\$415,174,183
VERMONT VAF EMPLOYEES FEDERAL	\$7,932,432	\$1,575,211	\$12,306,922	\$960,498	\$22,775,063	\$20,737,949	\$0	\$44,812	\$285,542	\$0	\$1,706,760	\$22,775,063
TOTAL FEDERAL 2014	\$1,603,514,131	\$229,209,438	\$374,233,787	\$115,741,415	\$2,322,698,771	\$2,032,541,789	\$24,104,516	\$25,130,426	\$26,506,281	\$234,082	\$214,181,677	\$2,322,698,771
% OF TOTAL ASSETS	69.0%	9.9%	16.1%	5.0%	100.0%	87.5%	1.0%	1.1%	1.1%	0.0%	9.2%	100.0%
TOTAL FEDERAL 2013	\$1,529,029,640	\$218,358,047	\$334,584,834	\$109,471,962	\$2,191,444,483	\$1,927,929,739	\$21,802,144	\$20,862,897	\$26,303,031	(\$4,173,236)	\$198,719,908	\$2,191,444,483
INCREASE (DECREASE)	\$74,484,491	\$10,851,391	\$39,648,953	\$6,269,453	\$131,254,288	\$104,612,050	\$2,302,372	\$4,267,529	\$203,250	\$4,407,318	\$15,461,769	\$131,254,288
% OF INCREASE (DECREASE)	4.9%	5.0%	11.9%	5.7%	6.0%	5.4%	10.6%	20.5%	0.8%	-105.6%	7.8%	6.0%
TOTAL STATE & FEDERAL 2014	\$2,448,671,876	\$303,057,287	\$602,831,014	\$176,960,014	\$3,531,520,191	\$3,107,883,659	\$37,995,516	\$34,361,722	\$51,726,287	\$6,707,478	\$292,845,529	\$3,531,520,191
TOTAL STATE & FEDERAL 2013	\$2,307,515,337	\$300,700,407	\$552,259,627	\$168,102,493	\$3,328,577,864	\$2,938,657,544	\$37,665,493	\$26,062,551	\$51,602,228	\$1,233,524	\$273,356,524	\$3,328,577,864
INCREASE (DECREASE)	\$141,156,539	\$2,356,880	\$50,571,387	\$8,857,521	\$202,942,327	\$169,226,115	\$330,023	\$8,299,171	\$124,059	\$5,473,954	\$19,489,005	\$202,942,327
% OF INCREASE (DECREASE)	6.1%	0.8%	9.2%	5.3%	6.1%	5.8%	0.9%	31.8%	0.2%	443.8%	7.1%	6.1%